

<i>SERFF Tracking Number:</i>	<i>FARM-125599864</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Farmers Insurance Exchange</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>FAR0840-102210</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>F-AR-2008-PA-F</i>		
<i>Project Name/Number:</i>	<i>J6467- NGHO Policy - Optional Coverage/F-07-018</i>		

## Filing at a Glance

Company: Farmers Insurance Exchange

Product Name: F-AR-2008-PA-F

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI  
Combinations

Filing Type: Form

SERFF Tr Num: FARM-125599864 State: Arkansas

SERFF Status: Closed

State Tr Num: #? \$50

Co Tr Num: FAR0840-102210

State Status: Fees verified

Co Status:

Reviewer(s): Becky Harrington,  
Betty Montesi, Brittany Yielding

Authors: Anahit Bekarian, Jeanette

Disposition Date: 04/09/2008

Campion, Gayane Rupchian, Mina

Villegas, Chris SalvaCruz, Edmond

Balaian, Karen Lacy

Date Submitted: 04/08/2008

Disposition Status: Approved

Effective Date Requested (New): 09/01/2008

Effective Date (New): 09/01/2008

Effective Date Requested (Renewal): 09/01/2008

Effective Date (Renewal):  
09/01/2008

State Filing Description:

## General Information

Project Name: J6467- NGHO Policy - Optional Coverage

Project Number: F-07-018

Reference Organization:

Reference Title:

Filing Status Changed: 04/09/2008

State Status Changed: 04/09/2008

Corresponding Filing Tracking Number:

Filing Description:

Cover memo is attached as separate item in Supporting Document header

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: FARM-125599864 State: Arkansas  
Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$50  
Company Tracking Number: FAR0840-102210  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: F-AR-2008-PA-F  
Project Name/Number: J6467- NGHO Policy - Optional Coverage/F-07-018

## Company and Contact

### Filing Contact Information

Feliksa Barran, Manager - Business Feliksa\_Barran@farmersinsurance.com  
Implementation  
4700 Wilshire Blvd. (323) 932-3056 [Phone]  
Los Angeles, CA 90010

### Filing Company Information

Farmers Insurance Exchange CoCode: 21652 State of Domicile: California  
4680 Wilshire Blvd. Group Code: 212 Company Type:  
Los Angeles, CA 90010 Group Name: State ID Number:  
(323) 932-3056 ext. [Phone] FEIN Number: 95-2575893  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$0.00  
Retaliatory? No  
Fee Explanation: \$50.00 is the required fee for this filing. Check will be submitted on Friday, 7/11/2008 via DHL.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$0.00	04/08/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
In process	\$0.00	

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<i>Product Name:</i>	<i>F-AR-2008-PA-F</i>		
<i>Project Name/Number:</i>	<i>J6467- NGHO Policy - Optional Coverage/F-07-018</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Becky Harrington	04/09/2008	04/09/2008

<i>SERFF Tracking Number:</i>	<i>FARM-125599864</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>F-AR-2008-PA-F</i>		
<i>Project Name/Number:</i>	<i>J6467- NGHO Policy - Optional Coverage/F-07-018</i>		

## Disposition

Disposition Date: 04/09/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal): 09/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	FARM-125599864	State:	Arkansas
Filing Company:	Farmers Insurance Exchange	State Tracking Number:	#? \$50
Company Tracking Number:	FAR0840-102210		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	F-AR-2008-PA-F		
Project Name/Number:	J6467- NGHO Policy - Optional Coverage/F-07-018		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover memo	Approved	Yes
Form	Next Generation Home Basic package	Approved	Yes
	Endt		

SERFF Tracking Number: FARM-125599864 State: Arkansas

Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$50

Company Tracking Number: FAR0840-102210

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: F-AR-2008-PA-F

Project Name/Number: J6467- NGHO Policy - Optional Coverage/F-07-018

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Next Generation Home Basic package Endt	J6467	03-07	Endorseme New nt/Amendm ent/Condi tions		47.10	J6467, 1st ed.pdf

FARMERS NEXT GENERATION<sup>SM</sup>  
HOMEOWNERS BASIC PACKAGE ENDORSEMENT

**J6467**  
1st Edition

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Policy Number

For a reduction in premium, it is agreed that this endorsement reduces coverage and **stated limits**.

Refer to the Declarations or renewal notice for the applicable **stated limits** for each coverage and Extension of Coverage.

**Stated limits** that apply to the following coverages are reduced:

1. Coverage B (**Separate Structures**);
2. Coverage C (**Personal Property**); and
3. Coverage D (**Loss of Use**).

Coverage is further reduced by amending the policy as follows:

**Coverage D - Loss of Use:**

1. **Additional living expense.**

The time period referred to in this section is changed from 24 months to 12 months, except where prohibited by statute.

2. **Loss of rents.**

This section is deleted.

**SECTION I - EXTENSIONS OF COVERAGE, 2. Extended replacement cost - Coverage A** is deleted.

**SECTION I - EXTENSIONS OF COVERAGE, 9. Identity Fraud** is reduced as follows:

1. The dollar amount at item a. is reduced from \$1,500 to \$1,000;
2. The dollar amount at item b. is reduced from \$28,500 to \$15,000;
3. The dollar amount at item c. that exceeds \$100 in the aggregate is reduced from \$28,500 to \$15,000;  
and
4. In the last paragraph, the dollar amount is reduced coverage from \$30,000 to \$16,000.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.

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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: FARM-125599864 State: Arkansas  
Filing Company: Farmers Insurance Exchange State Tracking Number: #? \$50  
Company Tracking Number: FAR0840-102210  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: F-AR-2008-PA-F  
Project Name/Number: J6467- NGHO Policy - Optional Coverage/F-07-018

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Review Status:** Approved 04/09/2008

**Comments:**

**Attachment:**

P & C transmittal.pdf

**Satisfied -Name:** Cover memo **Review Status:** Approved 04/09/2008

**Comments:**

**Attachment:**

Cover memo.pdf


## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

<b>3. Group Name</b>	Farmers Insurance Group of Companies				<b>Group NAIC #</b>	0212
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>			
Farmers Insurance Exchange	CA	21652	95-2575893	0212		

<b>5. Company Tracking Number</b>	FAR0840-102210
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Julie Whittington 4700 Wilshire Blvd. Los Angeles, CA 90010	Sr. Analyst	(323) 932-3170	(323) 932-4725	
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Mina Villegas		

## Filing information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	Homeowners
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	HO Sub-TOI Combinations
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	04.0 / 04.0000
<b>12. Company Program Title (Marketing title)</b>	J6467- Next Generation HO policy
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 9/1/2008   Renewal: 9/1/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	April 8, 2008
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	FAR0840-102210
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We respectfully submit for your review and approval of a new optional endorsement for our Next Generation homeowners product offering underwritten in the Farmers Insurance Exchange. Enclosed in this filing is the submission of our new optional coverage endorsement, filed in the Farmers Insurance Exchange.

This endorsement will offer customers the ability to select a reduction in coverage for a reduced premium. We would like to make these endorsements available as soon as possible to serve our market, and therefore request an effective date of September 1, 2008 for new and existing business.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check: In process</b> <b>Amount: \$50.00</b></p> <p>Refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.</p>	

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2

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**FARMERS**

4700 Wilshire Blvd.  
Los Angeles, CA 90010  
Phone: (323) 932-3170  
Fax: (323) 932-4725

April 8, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Attn: Property and Casualty

**Subject: NEXT GENERATION HOMEOWNERS POLICY – OPTIONAL COVERAGE  
ENDORSEMENT – J6467**

Company	Reference Number	NAIC No.	Group No.
Farmers Insurance Exchange	FAR0840-102210	21652	0212

Dear Commissioner:

We respectfully submit for your review and approval of a new optional endorsement for our Next Generation homeowners product offering underwritten in the Farmers Insurance Exchange. Enclosed in this filing is the submission of our new optional coverage endorsement, filed in the Farmers Insurance Exchange.

This endorsement will offer customers the ability to select a reduction in coverage for a reduced premium. We would like to make these endorsements available as soon as possible to serve our market, and therefore request an effective date of September 1, 2008 for new and existing business.

Please indicate our reference number when replying to this submission. If you have any questions, please contact Julie Whittington at (323) 932-3170.

Flesch score is 47.1

Sincerely,  
FARMERS INSURANCE EXCHANGE

A handwritten signature in cursive script that reads "Julie Whittington".

Juliette Whittington  
Personal Lines Contracts